



Celebrating 50 Years of Success

SPOTLIGHT

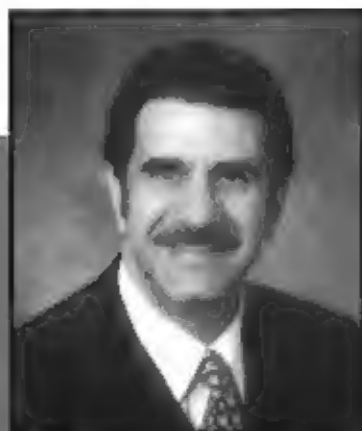
American Income Life *Monthly Magazine*

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\$60 Million in 2001

BRING IT ON!





from the desk of
Roger Smith

Executive Vice President,
Director of Agencies

"I can't wait to celebrate your personal victories, and I can't wait to take this Company to a new level. Most of all I can't wait to win!"

— Roger Smith

Reaching For Your Goals

What a year 2000 turned out to be! Looking back there are things we did well and there are things we could have done better. But in the end you made me proud.

I asked each of you to give me everything you had in 2000. I asked you to reach the \$52 million mark and make last year the biggest production year in the history of American Income Life. You came through in December. You made it the best December in the Company's 50-year history. We turned in a total of \$52,265,940 in net ALP for the year. This is over \$800,000 better than our best year, recorded in 1997.

When I think of how we pulled it out at the end, I am reminded of the movie *Little Giants*. I know, I've been watching too many of my kid's movies. But they are fun and most of all inspirational.

The movie centers around football. And everything in the movie leads up to the big football game at the end where the misfits play the all-stars. It is a classic David and Goliath plot. The all-star kids are coached by the town's all-star football player, and the misfits are coached by the all-star's little brother, who is somewhat of a misfit himself. At the end of the first half the misfits are losing terribly. So at half-time the misfits' coach has the kids in the locker room and tells them the story of how he and his brother would race their bikes home from school. He continued by explaining that every day his brother would win, but one day — one very special day — he won. It was then that he realized if he could win once, he could win again. At this point, one by one, the kids started to understand that by each of them having their own little victories the team could win the game. Well, of course that is just what happened.

And this is just what we did, we won in 2000! We hit the mark! We turned this Company around. Now I know we are not a group of misfits, and this isn't a movie, but we can learn something from this. If we can win our own personal victories, then together as a team — as a Company — we can win this year and the next. Year after year, if we can learn to do it as individuals, then we will do it as a Company!

The mark we need to hit in 2001 is \$60 million. As I look forward to this new year, I am both excited and filled with anticipation. I can't wait to celebrate your personal victories, and I can't wait to take this Company to a new level. Most of all I can't wait to win! Last year was just the dress rehearsal, this year is the real show!

Continuing the legacy, carrying the torch.



Dates to Remember

Jan. 30 (Tuesday), 2001

Business must be received in Waco to count for January production.

Feb. 27 (Tuesday), 2001

Business must be received in Waco to count for February production.

March 27 (Tuesday), 2001

Business must be received in Waco to count for March production.

Company Quality Averages

— January

Net to Gross: 75%

Persistency: 72.85%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Agent Milestones

- ▶ Frauline McGuire has \$101,372 inforce.
- ▶ Wesley Bangs has \$103,171 inforce.
- ▶ Alex Chen has \$104,139 inforce.
- ▶ Ramin Maghsoud has \$109,678 inforce.

Congratulations On Your Accomplishment!

RECORD BREAKER!



Cruisin' With Tim Cruise

It is official! Tim Cruise, of Downer's Grove, IL, has shattered the American Income Life Individual Producer record. Tim ended 2000 with a bang! Check out his final production below.

Cruise Watch

Number to Beat	\$221,368
YTD Net ALP	\$242,696
Broke The Record By	\$21,328

Check out the other year-end *Record Breakers* scattered through this month's production pages. Get your production into high gear and 2001 could be your *Record Breaking* year!

Founder's Club Outstanding Producers

December

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Alan Becker	Larry Geneser	4	\$50,297	85	90.00
Rebecca Francis	Surace-Surace	1	39,087	93	92.65

*Percentage of net to gross.

Founder's Club Outstanding PR Representatives

December

Agent	SGA	Times Qualified	Number Of Gross
Laurie Onasch	Joseph Manone	1	9,116
Thomas Wall	Joshua Chalom	1	9,750

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You Ain't Seen Nothing Yet

Promoted To Supervising Agent

Douglas Alpe Richard Neal Arkansas	Luis Alves Mara Zipper Florida	Curt Beaudin Rick Altig Alberta	Jason Brown Mike Jones Ohio	Alfred Cox Mike Schmitt North Carolina
Jason Dickson Lisa D'Amico Pennsylvania	Rebecca Fischer Cohen-Rutt California	George Hays Hancock-Boles Kentucky	Douglas Heck Eric Gigliore New Jersey	Devin Helps Rick Altig Alberta
Matt Henderson Mara Zipper Florida	Mark Lund Scott Smith Illinois	Matthew McLain Rick Altig Iowa	Eugene Neider Kyle McGee Texas	Dorian Oldham Mike Jones Ohio
Bruce Pavlich Mike Jones Ohio	David Peer Mark Hancock Indiana	Samuel Santiago Scott Smith Illinois	Richard Sauer Eric Gigliore New Jersey	Jay Siders Mike Jones Ohio
Brian Skarg Jelott-Foti California	Todd Stearman Michael Busico California			

Promoted To General Agent

Rosario Aguilar Jelott-Foti California	Maria Avilan William Jennings Colorado	Joan Badzik William Jennings Colorado	Scott Baker Hancock-Boles Ohio	David Bannister Eric Gigliore New Jersey
Leonard Bell Kevin Pawlowski Texas	Terry Butler Scott Smith Indiana	Insoo Chong Cohen-Rutt California	Cheri Dannenberg Jelott-Foti California	Eva Day Pat Shehan Connecticut
William Elensky Dennis Ishler Pennsylvania	Scott Geisel Lisa D'Amico Pennsylvania	Justin Jiron William Jennings Colorado	Ramin Maghsoud Larry Kudracok Texas	Hans Manseth Bruce Gilpatrick Oregon
Sheila Manson Larry Gessner Missouri	William Mason Kevin Pawlowski Texas	Juan Medina Jelott-Foti California	Peter Novellino Rick Altig Minnesota	Kevin Salmon Scott Smith Illinois
James Salyers Hancock-Boles Ohio	Jorge Serrano Cohen-Rutt California	Michael Stamper Lloyd Fitzgerald Texas	John Strong Kenny Williamson Texas	Senita Tuufuli Thomas Hall California
Larry Wright Jeral Turner New Mexico	Neil Zeitler Dennis Ishler Pennsylvania			

Promoted To Master General Agent

Marcellus Adams William Jennings Utah	Daniel Blair William Jennings Colorado	Keith Cassidy Pat Shehan Massachusetts	Jack Cox William Jennings Colorado	Paul Lund Scott Smith Illinois
Roland Parker Tom Williams Florida	Melissa Perry William Jennings Colorado	Peter Soybel Pat Shehan Connecticut	Richard Sturtevant Pat Shehan Connecticut	Brian Waller Scott Smith Illinois



1. Thomas Glenn
PF Award Breaker
\$35,153 ALP
Southfield, MI



2. Alex Chen
Walnut Creek, CA



3. Timothy Cruise
Downer's Grove, IL



4. Temitope Ajayi
Walnut Creek, CA



5. Marlon Underwood
Downer's Grove, IL



6. Kelly McDonald
Walnut Creek, CA



7. Jeffrey Ravnitzky
Ft. Lauderdale, FL



8. Roland Fletcher
St. Louis, MO



9. Jinzhou Zhao
Redmond, WA



10. Tera Benton
Houston, TX

Top Individual Producers — December

All Time Record to Beat					
★ Thomas Glenn		Net ALP	Year	Month	
		\$35,153	2000	DEC.	
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Thomas Glenn	\$35,153		99		Zeidner-Cowan
2. Alex Chen	20,701	91.84	86	Alex Chen	Jatoff-Foti
3. Timothy Cruise	19,428	80.11	80	Andy Zomaya	Scott Smith
4. Temitope Ajayi	18,365		95	Steva Foti	Jatoff-Foti
5. Marlon Underwood	18,056		93	Robert Olson	Scott Smith
6. Kelly McDonald	16,328	79.62	78	Kelly McDonald	Jatoff-Foti
7. Jeffrey Ravnitzky	16,301		95	Nicholas Nitkowski	Tom Williams
8. Roland Fletcher	16,239		81	Yaroslav Bitman	Larry Geneser
9. Jinzhou Zhao	16,096	84.10	92	Wilbur Smith	Rick Altig
10. Tera Benton	15,155		84	Timothy Thompson	Kevin Pawlowski
11. Frauline McGuire	14,225	78.92	80		Anne O'Driscoll
12. William Cook	13,501	81.48	83		Cohen-Rutt
13. Alan Becker	13,496	90.00	85	Yaroslav Bitman	Larry Geneser
14. Nestor Aramayo	12,873	75.52	85	Nestor Aramayo	Tom Williams
15. Bulbinder Hayer	12,839	87.23	87	Roger Fung	Rick Altig
16. Chad Roehrs	12,552		78	Yaroslav Bitman	Larry Geneser
17. Moctar Ndiaye	11,647		86	Ed Orell	Marc Zipper
18. Sanita Tuufuli	11,529		91	James Isip	Cohen-Rutt
19. Douglas Bauknecht	11,445	85.77	87	Gary Williams	Rick Altig
20. Leslie Taylor	11,435		94	Yaroslav Bitman	Larry Geneser
21. Dennis Mahone	11,324		82	Ryan Whitley	Larry Geneser
22. Seyed Katouzian	11,117	72.81	83		Joshua Chalom
23. Eric Jackson	11,068		91	Yaroslav Bitman	Larry Geneser
24. Mitchell Clem	10,985	82.81	82		William Devine
25. Vito Pecoraro	10,621	75.57	82	Stephen Liberto	Eric Giglione
26. James Dattilo	10,595	79.85	82	Ed Orell	Marc Zipper
27. Robert Aks	10,563	83.35	75	Vlad Basov	Larry Geneser
28. Scott Remmey	10,412	86.68	87	Jeffrey Dinocento	Eric Giglione
29. Peter Nikolov	10,359	81.52	96	Stephen Ross	Steve Friedlander
30. Leanne Hughes	10,298	74.20	82	David Brister	Eric Giglione
31. Innocent Okeke	10,202		86	David Ragland	Matt Blumert
32. Vladimir Opra	10,155	79.85	76	Vlad Basov	Larry Geneser
33. Edward Farley	10,132	80.92	81	Ed Orell	Marc Zipper
34. Martha Johnston	10,130	80.81	82	Wilbur Smith	Rick Altig
35. Andrew Kay	9,900	86.89	94	Brian Traboulay	Rick Altig
36. Dean Beaucage	9,832		87	Ryan Whitley	Larry Geneser
37. Larry Chick	9,763	83.81	86		Mike Horning
38. Rebecca Francis	9,646	92.65	93	Joseph Nosse	Surace-Surace
39. Ladislav Lesanek	9,555	83.10	77		Ali Shahrak
40. Juana Velasco	9,512		85		Jatoff-Foti
41. Sharon Nigota	9,337	91.98	90	Jeffrey Dinocento	Eric Giglione
42. Stacey Wall	9,183	80.61	80	David Brister	Eric Giglione
43. Hamidreza Bassir	9,039		96	Ed Orell	Marc Zipper
44. Matt Henderson	8,967		92	Ed Orell	Marc Zipper
45. Ronald Yaniak	8,894	81.09	88	Jeffrey Dinocento	Eric Giglione
46. Todd Stearman	8,871		88		Michael Busico
47. Holly Wentzel	8,834		95	Elizabeth Mallon	Robert Glover
48. Lawrence Hauck	8,802	80.33	88		Steve Friedlander
49. Herman Libman	8,771	86.09	89	Herman Libman	Lisa D'Amico
50. Devin Helps	8,768		91	Steven Lee	Rick Altig

*percentage of net to gross

Top Individual Producers — YTD

All Time Record to Beat					
★ Timothy Cruise		Net ALP	Year		
		\$242,696	2000		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$242,696	80.11	80	Andy Zomaya	Scott Smith
2. James Dattilo	177,035	79.85	82	Ed Orell	Marc Zipper
3. Arkadi Nulman	166,629	87.11	80	Vlad Basov	Larry Geneser
4. Alan Becker	147,214	90.00	85	Yaroslav Bitman	Larry Geneser
5. Ramin Maghsoud	146,217	82.30	87		Larry Kudlacek
6. Alex Chen	145,172	91.84	86	Alex Chen	Jatoff-Foti
7. Frauline McGuire	144,050	78.92	80		Anne O'Driscoll
8. Brian Traboulay	139,971	89.15	94	Brian Traboulay	Rick Altig
9. Kelly McDonald	134,274	79.62	78	Kelly McDonald	Jatoff-Foti
10. Vito Pecoraro	131,417	75.57	82	Stephen Liberto	Eric Giglione
11. Steven Polederos	126,567	82.72	83		Zeidner-Cowan
12. Wesley Bangs	123,734	80.55	83	Wendell Bangs	Rick Altig
13. Paul Anderson	123,702	88.89	80	Vlad Basov	Larry Geneser
14. Leanne Hughes	117,572	74.20	82	David Brister	Eric Giglione
15. Jinzhou Zhao	114,182	84.10	92	Wilbur Smith	Rick Altig
16. Lawrence Hauck	112,278	80.33	88		Steve Friedlander
17. Paul Lund	110,459	84.71	83	Robert Olson	Scott Smith
18. Scott Remmey	110,454	86.68	87	Jeffrey Dinocento	Eric Giglione
19. Stacey Wall	110,420	80.61	80	David Brister	Eric Giglione
20. William Cook	110,100	81.48	83		Cohen-Rutt
21. Peter Nikolov	110,051	81.52	96	Stephen Ross	Steve Friedlander
22. Nickolay Gusev	109,906	80.04	78	Vlad Basov	Larry Geneser
23. Roland Parker	109,023	87.41	79	Roland Parker	Tom Williams
24. Vladimir Opra	106,786	79.85	76	Vlad Basov	Larry Geneser
25. Rebecca Francis	106,754	92.65	93	Joseph Nosse	Surace-Surace
26. Praeti Sahgal	105,767	82.80	81		Joshua Chalom
27. Mark Bleier	104,819	85.35	90		Gary Bleier
28. Brian Waller	104,226	72.91	78	Robert Olson	Scott Smith
29. Angeles Ordas	103,819	74.82	80		Michael Busico
30. Joan Badzik	103,755	77.38	80		William Jennings
31. Jack Seitz	103,073	81.77	82	Jack Seitz	Hancock-Botes
32. Mitchell Clem	102,751	82.81	82		William Devine
33. Russell Morris	102,132	83.88	91	Russell Morris	Marc Zipper
34. Kurt Johnson	101,892	81.16	91	Rory Lee	Rick Altig
35. Stephen Ross	101,569	79.83	88	Stephen Ross	Steve Friedlander
36. Raymond Lau	101,249	84.34	84	Raymond Lau	Rick Altig
37. Michael Hanson	100,458	82.61	84	Ilija Orlovic	Rick Altig
38. Edward Farley	99,984	80.92	81	Ed Orell	Marc Zipper
39. Darrell Ballard	99,666	89.53	89	Doreen Ryan-Foti	Jatoff-Foti
40. Ladislav Lesanek	98,402	83.10	77		Ali Shahrak
41. Tony Sutton	97,014	81.90	84	Tony Sutton	Larry Geneser
42. Bulbinder Hayer	96,048	87.23	87	Roger Fung	Rick Altig
43. Bradley Kincaid	95,083	73.63	78	Bradley Kincaid	Rick Altig
44. Donald Spence	94,961	79.71	79		Ramin Kouladji
45. Gleb Ostrovsky	94,892	74.23	86		Justin A. Jones
46. Larry Adebisin	94,563	84.12	84	David Ragland	Matt Blumert
47. Kouassi Appiah	94,539	82.97	84	Roger Fung	Rick Altig
48. Scott Sonnenberg	94,339	76.71	80	Ryan Whitley	Larry Geneser
49. John DeRosier	94,237	72.82	80	John DeRosier	Rick Altig
50. Carla Miller	93,855	88.71	84		Christopher Lafond

*percentage of net to gross



2000 Fourth Quarter Bonus Qualifiers

750+		600+		400+	
Agent	SGA	Agent	SGA	Agent	SGA
Temitope Ajayi	Jatoft-Foti	Nestor Aramayo	Tom Williams	Lorena Barriere	Cohen-Rutt
Alan Becker	Larry Geneser	Bulbinder Hayer	Rick Altig	Hamidrez Bassir	Marc Zipper
Tera Benton	Kevin Pawlowski	Dennis Mahone	Larry Geneser	Dean Beaucage	Larry Geneser
Alex Chen	Jatoft-Foti	Scott Remmey	Eric Giglione	Mark Bleier	Gary Bleier
Bill Cook	Cohen-Rutt	Sanita Tuufuli	Cohen-Rutt	Kevin Bukatman	Eric Giglione
Timothy Cruise	Scott Smith			Larry Chick	Mike Horning
James Dattilo	Marc Zipper			Lisa Dale	Richard Neal
Roland Fletcher	Larry Geneser			Rebecca Francis	Surace-Surace
Thomas Glenn	Zeidner-Cowan			Andrew Kay	Rick Altig
Kelly McDonald	Jatoft-Foti			Ladislav Lesanek	Alireza Shahrak
Frauline McGuire	Anne O'Driscoll			Paul Lund	Scott Smith
Vladimir Opra	Larry Geneser			Sharon Nigota	Eric Giglione
Jeffrey Ravnitzky	Tom Williams			Todd Stearman	Michael Busico
Chad Roehrs	Larry Geneser			Juana Velasco	Jatoft-Foti
Marlon Underwood	Scott Smith			Stacey Wall	Eric Giglione
Jin Zhou Zhao	Rick Altig				


QUALIFIER	AGENCY	BONUS	QUALIFIER	AGENCY	BONUS	QUALIFIER	AGENCY	BONUS
Timothy Cruise	Scott Smith	\$6,811	Lisa Kirkweg	Larry Geneser	\$2,917	Maurice Davies	Steve Friedlander	\$2,349
Moctar Ndiaye	Marc Zipper	6,046	Rebecca Francis	Surace-Surace	2,883	Larry Adebisin	Matt Blumert	2,340
Alex Chen	Jatoft-Foti	5,358	Carla Milier	Christopher Lafond	2,828	Steve Fujitani	Rick Altig	2,338
James Dattilo	Marc Zipper	5,112	Paul Paterno	Alireza Shahrak	2,814	George Urban	Marc Zipper	2,331
Frauline McGuire	Anne O'Driscoll	5,023	Paul Lund	Scott Smith	2,790	Steven Jakubczak	Scott Smith	2,328
Alan Becker	Larry Geneser	4,885	Roland Parker	Tom Williams	2,787	George Hays	Hancock-Boles	2,324
Ramin Maghsoud	Larry Kudlacek	4,482	Mark Brunetto	Eric Giglione	2,756	Bulbinder Hayer	Rick Altig	2,320
Thomas Glenn	Zeidner-Cowan	4,456	Mark Bleier	Gary Bleier	2,742	Russell Morrie	Marc Zipper	2,315
Bill Cook	Cohen-Rutt	4,396	Sharon Nigota	Eric Giglione	2,735	Christine Hartman	Cohen-Hartman	2,314
Jin Zhou Zhao	Rick Altig	4,381	Douglas Bauknecht	Rick Altig	2,680	Sandra Wood	Scott Smith	2,307
Dennis Mahone	Larry Geneser	4,326	Gary Selesky	Scott Smith	2,674	Brian Waller	Scott Smith	2,301
Preeti Sahgal	Joshua Chalom	4,314	Herman Libman	Lisa D'Amico	2,663	Cecilia Justiniano	Alireza Shahrak	2,278
Marlon Underwood	Scott Smith	4,211	Robert Dunn	Rick Mansfield	2,603	Scott Reeves	Surace-Surace	2,274
Matt Henderson	Marc Zipper	4,208	Arkadi Nulman	Larry Geneser	2,577	Charles Cooper	Marc Zipper	2,273
Paul Anderson	Larry Geneser	4,182	Dale Cheney	Altig-Martyn	2,540	Upinder Bhinder	Rick Altig	2,272
Kelly McDonald	Jatoft-Foti	4,136	Leanne Hughes	Eric Giglione	2,513	Michael Oliva	Cohen-Hartman	2,269
Eric Jackson	Larry Geneser	4,061	Kevin Bukatman	Eric Giglione	2,507	Douglas Alpe	Richard Neal	2,264
Nicholas Lapceovich	Joshua Chalom	4,057	Todd Stearman	Michael Busico	2,493	Gregory Strausser	Zeidner-Cowan	2,250
Ladislav Lesanek	Alireza Shahrak	3,920	Alan Buck Luymes	Kevin Pawlowski	2,487	Rita Bailey	Charles Scott	2,243
Scott Remmey	Eric Giglione	3,758	Carl Boldon	Zeidner-Cowan	2,482	Chad Sherman	Marc Zipper	2,237
Dean Beaucage	Larry Geneser	3,753	Nickolay Gusev	Larry Geneser	2,478	Lorena Barriere	Cohen-Rutt	2,236
Mitchell Clem	William Devine	3,726	John Huber	Eric Giglione	2,472	Larry Williams	Rick Altig	2,231
Vito Pecoraro	Eric Giglione	3,717	Steven Dicicco	Kevin Khadivian	2,470	Terry Butler	Scott Smith	2,226
Lawrence Hauck	Steve Friedlander	3,686	Innocent Okeke	Matt Blumert	2,468	Olaf Johnson	Marc Morton	2,222
Raymond Lau	Rick Altig	3,670	Jeffrey Ravnitzky	Tom Williams	2,439	Craig Timmerman	Robert Glover	2,213
Michael Hanson	Rick Altig	3,613	James Dailey	Larry Geneser	2,430	Eva Day	Pat Shehan	2,212
Peter Nikolov	Steve Friedlander	3,564	Kimberley Veillon	Rick Altig	2,426	Tony Sutton	Larry Geneser	2,212
Brian Traboulay	Rick Altig	3,210	David Sumabat	Rick Altig	2,426			
Rudi Camenzind	Cohen-Rutt	3,025	Joseph McArdle	Larry Geneser	2,424			
Roland Fletcher	Larry Geneser	2,948	Rosario Aguilar	Jatoft-Foti	2,408			
Sanita Tuufuli	Cohen-Rutt	2,947	Edward Farley	Marc Zipper	2,402			
Chad Roehrs	Larry Geneser	2,943	Stephen Ross	Steve Friedlander	2,375			
Ernest Johnson	Kevin Khadivian	2,942	Vladimir Opra	Larry Geneser	2,357			

Total
\$282,392


Top Supervising Agents



1. Chad Roehrs
SA Month Record Breaker
\$50,606 ALP
 St. Louis, MO



2. Vladimir Opra
SA YTD Record Breaker
\$237,992 ALP
 Kansas City, MO



3. Brian Waller
 Downer's Grove, IL

December Production

All Time Record to Beat
 Month: \$50,606 Net ALP Chad Roehrs


Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Chad Roehrs	\$37,928	\$50,606		91	5	Yaroslav Bitman	Larry Geneser
2. Vladimir Opra	28,228	38,427	80.29	82	4	Vlad Basov	Larry Geneser
3. Brian Waller	16,754	23,201		87	2	Robert Olson	Scott Smith
4. Vance Rountree	11,359	14,829		87	2	Ed Orell	Marc Zipper
5. Margaret Harrison	11,336	11,075		91	3	Barry Kushner	Joshua Chalom

YTD Production


All Time Record to Beat
 YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$142,726	\$237,992	80.29	82	4	Vlad Basov	Larry Geneser
2. Levi Clock	80,348	139,363	82.02	77	2	Dan Stevens	Larry Geneser
3. Barbara Bomer	72,911	118,002	76.89	75	1	Eric Schott	Surace-Surace
4. Chad Roehrs	62,784	91,366		91	5	Yaroslav Bitman	Larry Geneser
5. Brian Waller	58,502	102,525		87	2	Robert Olson	Scott Smith

Top General Agents



1. Steve Polederos
 Southfield, MI



2. Alan Becker
 St. Louis, MO



3. Scott Sonnenberg
 St. Louis, MO



4. John William
 Altamonte Springs, FL



5. Michael O'Rourke
 St. Louis, MO

December Production

All Time Record to Beat
 Month: \$103,854 Net ALP Don Foti

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Steve Polederos	\$40,236	\$47,356	85.59	84	6		Zeldner-Cowan
2. Alan Becker	35,433	48,930	81.74	81	5	Yaroslav Bitman	Larry Geneser
3. Scott Sonnenberg	30,651	32,339	73.87	79	7	Ryan Whitley	Larry Geneser
4. John William	29,637	33,176	82.78	85	3	Ed Orell	Marc Zipper
5. Michael O'Rourke	22,316	25,138	77.16	79	6	Ryan Whitley	Larry Geneser
6. John Huber	21,269	34,525	75.99	81	5	David Brister	Eric Giglione
7. Stacey Wall	18,019	18,016	82.46	85	3	David Brister	Eric Giglione
8. James Peate	17,215	37,784	75.85	82	4	Ed Orell	Marc Zipper
9. Michael Thomas	16,541	16,541	76.39	83	3	Ocie Roy	Robert Smith
10. Scott Geisel	15,950	8,392		82	3	Todd Hollman	Lisa D'Amico

YTD Production

All Time Record to Beat
 YTD: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$395,699	\$574,789	75.85	82	4	Ed Orell	Marc Zipper
2. Scott Sonnenberg	326,555	415,573	73.87	79	7	Ryan Whitley	Larry Geneser
3. Alan Becker	299,791	441,812	81.74	81	5	Yaroslav Bitman	Larry Geneser
4. Michael O'Rourke	278,124	367,314	77.16	79	6	Ryan Whitley	Larry Geneser
5. Christian Novacek	237,188	330,020	76.68	83	3	Ed Orell	Marc Zipper
6. John William	194,199	268,892	82.78	85	4	Ed Orell	Marc Zipper
7. John Huber	171,989	268,915	75.99	81	5	David Brister	Eric Giglione
8. Paul Lund	159,558	242,011	81.34	85	4	Robert Olson	Scott Smith
9. Steve Polederos	128,371	254,937	85.59	84	6		Zeldner-Cowan
10. Stacey Wall	95,195	191,389	82.46	85	3	David Brister	Eric Giglione

Master General Agents



1. Edward Orell
MOA YTD Record Breaker
\$2,046,700 ALP
 Altamonte Springs, FL



2. Yaroslav Bitman
 St. Louis, MO



3. Ryan Whitley
 St. Louis, MO



4. Vlad Basov
 Kansas City, MO



5. David Brister
 Edison, NJ



6. Robert Olson
 Downer's Grove, IL



7. Nicholas Nitkowski
 Ft. Lauderdale, FL



8. Jeffrey Dinocento
 Plymouth Meeting, PA



9. Doreen Ryan-Foti
 Walnut Creek, CA



10. Kelly McDonald
 Walnut Creek, CA

December Production

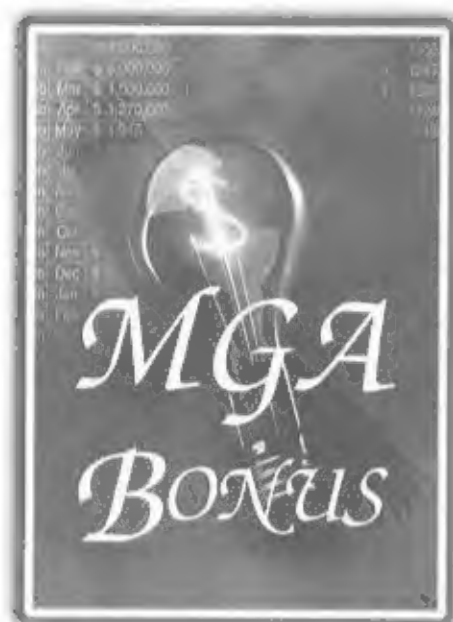
All Time Record to Beat
 Month: \$236,811 Net ALP Edward Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$108,241	\$157,528	75.53	79	21	Marc Zipper
2. Yaroslav Bitman	86,040	102,209	81.80	82	11	Larry Geneser
3. Ryan Whitley	57,428	85,319	74.50	78	15	Larry Geneser
4. Vlad Basov	46,725	72,053	82.72	79	8	Larry Geneser
5. David Brister	45,164	77,503	78.13	80	11	Eric Giglione
6. Robert Olson	38,451	60,792	77.37	80	11	Scott Smith
7. Nicholas Nitkowski	33,609	47,242	77.19	76	5	Tom Williams
8. Jeffrey Dinocento	33,282	62,777	77.76	79	10	Eric Giglione
9. Doreen Ryan-Foti	32,821	59,213	78.68	79	10	Jatoff-Foti
10. Kelly McDonald	29,892	50,378	77.57	75	5	Jatoff-Foti
11. Stephen Liberto	28,718	67,303	75.68	83	9	Eric Giglione
12. Steve Khadivian	28,605	28,240	72.80	76	7	Kevin Khadivian
13. Derrill Bailey	25,318	31,502		93	7	Cohen-Rutt
14. James Isip	23,992	32,488	78.27	86	9	Cohen-Rutt
15. Christine Hartman	23,967	53,139	74.72	84	7	Cohen-Hartman
16. Allan Jennings	22,591	22,380	75.35	78	11	William Jennings
17. John West	22,134	24,751	84.60	82	11	Marc Morton
18. Steven Lee	21,629	26,101	76.29	84	4	Rick Altig
19. Gay Deitch	20,851	23,249	80.61	84	6	Dennis Ishler
20. Erik Graham	20,283	55,848	85.09	86	14	Cohen-Rutt

YTD Production

All Time Record to Beat
 YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$1,409,138	\$2,046,700	75.53	79	21	Marc Zipper
2. Ryan Whitley	660,579	948,482	74.50	78	15	Larry Geneser
3. Vlad Basov	617,661	831,589	82.72	79	8	Larry Geneser
4. Robert Olson	474,859	595,242	77.37	80	11	Scott Smith
5. David Brister	460,392	667,739	78.13	80	11	Eric Giglione
6. Stephen Liberto	441,299	788,402	75.68	83	9	Eric Giglione
7. Christine Hartman	439,061	763,613	74.72	84	7	Cohen-Hartman
8. Yaroslav Bitman	437,527	674,066	81.80	82	11	Larry Geneser
9. Lee Conti	381,978	455,959	77.58	85	6	Cohen-Rutt
10. Erik Graham	368,823	861,377	85.09	86	14	Cohen-Rutt
11. Jeffrey Dinocento	339,812	744,547	77.76	79	10	Eric Giglione
12. Nicholas Nitkowski	339,394	454,477	77.19	76	5	Tom Williams
13. James Isip	307,833	407,161	78.27	86	9	Cohen-Rutt
14. Doreen Ryan-Foti	306,158	591,832	78.68	79	10	Jatoff-Foti
15. Ilija Orlovic	279,570	555,158	73.40	74	4	Rick Altig
16. John Smolenski	279,170	319,826	75.13	80	19	Ali Shahrak
17. Kyle Winebrenner	278,297	461,052	73.00	80	11	Richard Neal
18. Rory Lee	227,799	272,752	75.27	77	4	Rick Altig
19. Roger Fung	219,799	638,885	81.34	80	4	Rick Altig
20. David Ragland	193,161	288,598	80.31	80	13	Matt Blumert



MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aiflife.com

December Bonus Qualifiers

Yaroslav Bitman \$6,359	Wilbur Smith \$1,973	Kelly McDonald \$1,148	Stephen J. Ross \$518
Edward Orell \$5,939	Erik Graham \$1,835	Michael Knapick \$936	John Hancock \$493
Robert Olson \$3,563	David Ragland \$1,714	Laurie Gruber \$813	Al-Karim Walji \$487
Ryan Whitley \$3,123	Todd Hollman \$1,538	Christine Hartman \$797	Dennis Muth \$336
Jeffrey Dinocento \$2,951	Steven Lee \$1,326	Elizabeth Mallon \$707	Mitchell Look \$335
Vlad Basov \$2,922	Doreen Ryan-Foti \$1,284	Lee Conti \$684	Steven Engrav \$307
David Brister \$2,457	James Isip \$1,256	Paul Rumbuc \$592	
Stephen Liberto \$2,411	Tim Thompson \$1,212	Adel Kouhari \$586	

Total \$50,602



The Lead Guru:
Don Runge

Don't Stop And Start

R E C R U I T I N G T I P S

Have you ever heard that the worst thing you can do to a car is drive short distances and do a lot of starting and stopping? In extremely cold weather, your engine never quite gets a chance to run long enough to become efficient. In extremely hot weather, your car tends to overheat and does not cool down fast enough inside under these stopping and starting conditions. All this causes low gas mileage, poor engine performance, tension and headaches.

If you are the type of recruiter who gears up to recruit one or two people and then stops to see what happens to them, you are going to have poor performance in the long run compared to a long distance, steady-speed recruiter.

People who prove to be successful in recruiting, recruit daily and never stop their recruiting activity. I hear people ask all the time, "Why would I continue to recruit if I have already contracted the people I need?" Simple! Because recruiting, like sales, is a numbers game. You need to have three new recruits come in and prepare for one leaving at all times. I'm not suggesting that you contract everyone who expresses an interest in working for you. Rather, the more recruits you keep in your prospective candidate "pipeline", the more selective you can be when you need to make a contracting decision. In other words, keep your your recruiting efforts moving at 50 to 55 mph over a long period of time.

By doing this you will increase sales performance from your existing staff and you will have a pool of good candidates to choose from when the time comes to make that contracting decision. You can control your recruiting results if you maintain this daily activity strategy, and don't start and stop!

Don Runge, CLU, is president of DMR & Associates lead consulting and recruiting firm in Plano, Texas. He has accumulated 25 years experience as an agent, sales manager and marketing executive. To date, Don says he has trained over 50,000 insurance agents and managers nationwide and has conducted thousands of seminars and workshops on lead and recruiting training. He is internationally recognized as a motivator, educator and trainer throughout the insurance industry, and is known by his colleagues as "The Lead Guru".

Don is also the creator of THE APPROACH™ lead conversion process designed for agents and managers who want improved effectiveness in converting names to leads or appointments.

Top State General Agents



Larry Geneser

Category I	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Larry Geneser	\$227,439	\$80,000	284	\$309,783	79	77.32	\$2,295,489	\$880,000	261	\$3,534,557
	Marc Zipper	126,753	70,000	181	195,348	78	74.01	1,713,647	780,000	220	2,559,613
	Eric Giglione	105,165	80,000	133	213,622	80	76.88	1,454,882	960,000	152	2,545,992
	Cohen-Rutt	114,240	90,000	127	208,687	84	78.97	1,717,320	1,080,000	159	2,873,984
	Jatoff-Foti	106,311	120,000	89	242,401	76	74.75	770,571	1,390,000		2,313,057



Zeidner-Cowan

Category II	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Zeidner-Cowan	\$64,496	\$60,000	107	\$93,383	78	80.79	\$304,584	\$720,000		\$833,654
	Kevin Khadivian	48,358	50,000	97	57,245	80	76.54	228,509	300,000		338,022



Category III	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Lisa D'Amico	\$29,173	\$30,000	97	\$50,433	81	72.94	\$279,987	\$460,000		\$601,708
	Cohen-Hartman	34,103	40,000	85	83,613	84	77.49	509,752	480,000	106	1,077,387

*Only those SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Top State General Agents



William Jennings

Category IV	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	William Jennings	\$36,129	\$30,000	120	\$60,290	81	76.55	\$257,335	\$210,000	123	\$422,212



Joseph Manone

Category V	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Joseph Manone	\$23,485	\$20,000	117	\$44,288	81	78.30	\$272,196	\$240,000	113	\$700,251
	Robert Glover	21,648	20,000	108	33,977	82	74.53	243,183	240,000	101	503,245
	Mike Jones	17,898	20,000	89	30,321	76	78.05	203,489	240,000	85	424,319
	Robert Smith	24,883	30,000	83	27,554	79	76.30	132,140	130,000	102	145,472



Altig-Kirschling

Category VI	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Altig-Kirschling	\$23,558	\$20,000	118	\$34,391	98	NEW	\$23,558	\$20,000	118	\$34,391

*Only those SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



from the desk of
Denise Bowyer
National Public Relations
Director

Denise Bowyer

Play to Your Passion

Since November I have been tracking my friend, Ann Bancroft's, journey across Antarctica. Ann, a Scandia, Minnesota resident, and Liv Arneson, a Norwegian explorer, are making history. They will be the first women ever to cross Antarctica. They will be skiing and sailing across one of the most desolate continents on Earth. This 100-day expedition will take them 2,400 miles across icy terrain in 30 degree below zero temperatures, each pulling a 250 pound sled with winds gusting up to 100 miles an hour — no small feat for two women.*

One might say I have lived in Minnesota entirely too long to have a friend who would attempt a crazy venture such as crossing the South Pole. I, on the other hand, find it fascinating!

Since she was 12 years old, Ann has had this dream to cross Antarctica. Ann was diagnosed with dyslexia as a child, and found reading difficult. She, however, soon found that pictures and photos opened windows to words on a page. This is when she fell in love with pictures of Antarctica in Ernest Shackleton's book detailing early explorations of the continent. Since then, Ann has spent her life preparing for this journey.

Ann plays to her passion every day of her life. She is an avid outdoorswoman. She skis, hikes and kayaks. She does it all. And this dream has become an extension of who she is, and how she lives her everyday life. Ann is also a teacher. She teaches others how to reach inside themselves, tap into their dreams and make them real. On Jan. 16, 2001, Ann and Liv reached the South Pole, inching that much closer to making her dream a reality.

Ann believes we all should play to our passions everyday of our lives. "When we are passionate about what we do everyday, it is then that we achieve a rich and fulfilling life."

Do you play to your passion? Is calling on that local union, or developing a relationship with labor leaders just a job to you? Do you love what you do everyday?

It is the start of a new year, and now is the time to ask yourself what you feel passionate about. As a master storyteller and a leader for American Income, I hope you feel passionate about being involved in your local community, believe in what you do and look forward to the days you do it.

Play to your passion today and everyday!

* For more information on Ann's journey across Antarctica log onto: www.yourexpedition.com

"When we are passionate about what we do everyday, it is then that we achieve a rich and fulfilling life."

— Ann Bancroft

December Qualifiers

Robin Denham	\$1,008
Debbie Enstedt	\$1,008
Laurie Onasch	\$975
Jacqueline DeVooght	\$910
Thomas Wall	\$910
Wendi Rose	\$775
David Blaisdell	\$715
Malka Arony	\$683
John Molina	\$683
Manon Brulotte	\$650
Rona Spano	\$650
Sharon Swinford	\$575
Brenda DiSomma	\$525
Brandt Martin	\$525
Davis Provencher	\$500
Sheryl Salakas	\$500
Denise Bateman	\$420
Anat Cohen	\$420
Jenny Williams	\$390
Cheryl Cook	\$338
Robert Dalley	\$300
Valentine Lapitskly	\$300
Frances Yennie	\$300
Erin McKee	\$263
Donald Spohn	\$260
Larry Curtice	\$250
Becky Cutler	\$250
Renee Graff	\$250
Charles Hill	\$250
Gabriella Klett	\$250
Steven Newton	\$250
John Wagner	\$250
Darrell Dorey	\$200

Total
\$16,533

Fourth Quarter Qualifiers

Thomas Wall	\$2,000
Laurie Onasch	\$2,000
John Molina	\$2,000
Debbie Enstedt	\$2,000
Jacqueline DeVooght	\$2,000
Robin Denham	\$2,000
Sharon Swinford	\$1,000
Wendi Rose	\$1,000
Manon Brulotte	\$1,000
Malka Arony	\$1,000
Jenny Williams	\$500
John Wagner	\$500
Rona Spano	\$500
Sheryl Salakas	\$500
Vivan Dwyer	\$500
Brenda DiSomma	\$500
Anat Cohen	\$500
David Blaisdell	\$500
Robin Andrade	\$500

Total
\$22,500



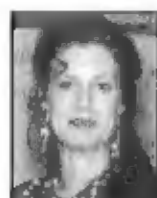
PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Jacqueline deVooght
Calgary, AB



Manon Brulotte
St. Laurent, PQ

Category B:



Malka Arony
Phoenix, AZ



Laurie Onasch
Menomonee Falls, WI

Category C:



Darrell Dorey
Riverview, NB

"The year 2000 has been the most exciting year for me. The new production categories created have been an outstanding improvement. This has helped me push to be the best I can be."



David Provencher
Yarmouth, ME

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	13,421	Rick Altig
2. Malka Arony	3,943	Cohen-Hartman
3. David Blaisdell	2,803	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	94,538	Rick Altig
2. Malka Arony	46,344	Cohen-Hartman
3. Charles Hill	39,819	Jatoft-Foti

Category A	No. Cards	SGA
1. Jacqueline deVooght	5,714	Rick Altig
2. Manon Brulotte	5,100	Rick Altig
3. John Wagner	3,618	Hancock-Boles
4. John Molina	2,948	Jatoft-Foti
5. David Blaisdell	2,735	Rick Altig

Category A	No. Cards	SGA
1. Robin Denham	30,090	Larry Geneser
2. Leo VanDenBussche	26,068	Rick Altig
3. Wendi Rose	24,302	William Devine
4. Jacqueline deVooght	21,722	Rick Altig
5. Brenda DiSomma	20,324	Eric Giglione

Category B	No. Cards	SGA
1. Malka Arony	2,174	Cohen-Hartman
2. Laurie Onasch	2,085	Joe Manone
3. Larry Curtice	1,847	Chris Lafond
4. Sheryl Salakas	1,505	Lisa D'Amico
5. Erin McKee	1,328	Altig-Kirschling

Category B	No. Cards	SGA
1. Malka Arony	25,956	Cohen-Hartman
2. Laurie Onasch	18,479	Joe Manone
3. Sheryl Salakas	13,273	Lisa D'Amico
4. Vivian Unger Dwyer	12,647	Billy Faulkner
5. Sandra Johnson	12,325	Gary Bleier

Category C	No. Groups	SGA
1. Darrell Dorey	16	Ramin Kouladjl
2. David Provencher	13	Rick Mansfield
3. Kimberly Grissom	12	Justin Jones
4. Steven Newton	11	Lloyd Fitzgerald
4. Nancy Rising	11	Rick Altig

Category C	No. Groups	SGA
1. Darrell Dorey	320	Ramin Kouladjl
2. Patti Morgan	143	William Devine
3. Susan Fuldauer	110	Mark Hancock
4. Joseph Ward	103	Larry Geneser
5. Cheryl Cook	101	Dennis Ishler

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have 2 PR Representatives coded and meet production requirements.

MONETARY DONATIONS

- Altig Agency**
- Donated \$225 to the Annual Cement Masons Golf Tournament.
 - Donated \$100 to the Amalgamated Transit Union Local 1505 for the 2000 Children's Christmas Party.
 - Presented \$500 to Maureen Hancharyk, President MNU for their scholarship fund (see picture below).

- Altig-Kirschling Agency**
- Presented \$500 to Mr. Turbeville from PACE 3-674 for their scholarship fund (see picture below).

- D'Amico Agency**
- Donated \$250 for the HERE 57 newsletter.

- Cohen-Rutt Agency**
- Donated \$200 to the LCSA in Los Angeles County for holiday baskets.
 - Donated \$5,000 to the LCSA of Orange County for their First Annual Holiday Golf Tournament.
 - Donated \$200 to the LCSA in Orange County for holiday baskets.

Total
\$6,975

OTHER INVOLVEMENT

- All**
- Supports the Fight Crime Invest In Kids organization.
 - Home Office took part in the Annual Toys For Tots Run.

- Altig Agency**
- Offered strike relief and assistance to the CUPE Local 796.

- Altig-Kirschling Agency**
- Presented a VOAD report at the South Carolina AFL-CIO Annual Convention.

- Cohen-Rutt Agency**
- Donated over 1,000 pounds of canned food to the LCSA in Los Angeles.

- Jatoft-Foti Agency**
- Sponsored the Sacramento Central Labor Council's Second Annual Salute to Labor Awards Dinner.

"Hope springs eternal in the human breast: Man never is, but always to be blest."

— Alexander Pope



PR Rep. Erin McKee presenting a check to Mr. Turbeville, of PACE Local 3-674.



PR Reps. Leo VanDenBussche and Debbie Enstedt presenting a check to Ms. Maureen Hancharyk, President MNU.



from the desk of
Debbie Gamble

Senior Vice President, Agency

Agent Stock Purchase Plan

I have had the opportunity to work with American Income's field force for many years, in various positions within the Agency Department. Our Department's primary focus is, and always has been, to provide our field force with the best customer service possible. And part of providing our Agents with excellent customer service is to provide them with the tools they need to do business better.

On Jan. 1, 2001, we implemented the Agent Stock Purchase Plan. American Income has negotiated an agreement with A.G. Edwards to allow all Agents and PR Representatives the opportunity to purchase stock as independent contractors. The Company is bearing the cost of administration, including the brokerage fees on shares purchased in each participant's name.

The Agency Department has provided the forms, as well as additional details regarding this program to your SGA. The forms have also been posted on-line at www.aillife.com. You can access this information by going to the Agency section and clicking on company forms. Two forms are required for each Agent enrolling in the program.

An Agent can choose from three ways to begin participation in the Agent Stock Purchase Plan:

1. Have weekly amounts deducted from your pre-paid commission advances;
2. Send a check; or
3. Use a portion of the clear renewals which are released to you.

All enrollment information should be forwarded to Agency for handling.

I want to remind each of you that this is an outstanding opportunity being made available, and we encourage your participation.

We look forward to working with you in the future.

Debbie Gamble

IF YOU'RE GOING TO THE
AMERICAN INCOME LIFE CONVENTION,
BETTER KNOW THE LANGUAGE:

EXCITING

THRILLING

FUN

DELIGHTFUL

EXQUISITE

APPEALING

CHARMING

BLISS

ENCHANTING

GRATIFYING

A I L
CONVENTION

2 0 0 1

ALL ABOARD THE NORDIC EMPRESS

APRIL 23 THROUGH 27